

Open Enrollment 2012

Nov. 28, 2011 – Dec. 16, 2011

What is Open Enrollment?

Open Enrollment is the annual opportunity for all benefits-eligible employees to enroll, cancel or make changes to their health insurance, long and short-term disability, and flexible spending benefits elections for the upcoming plan year.

Open enrollment for Plan Year 2012 will begin on Monday, Nov. 28, 2011, and will close on Friday, Dec. 16, 2011. Benefits elections will be effective from Jan. 1, 2012 through Dec. 31, 2012, unless you experience a qualified family status change.

Take this opportunity to review your current benefits elections and beneficiaries for life insurance, and update your personal information through Employee Self Service at <http://ess.dc.gov>.

Why is Open Enrollment important?

Open enrollment is about exercising your right to choose the benefits that will best suit your needs for the upcoming plan year. Failure to consider your health plan choices could leave you without the healthcare services you need or with a premium you cannot afford.

To review 2012 benefits information log onto <http://dcps.dc.gov/DCPS/hrbenefits> beginning Nov. 28, 2011.

What happens if I do not make changes during Open Enrollment?

You will continue your enrollment in *all of your current benefits options except flexible spending (health, dependent, and transit). All bi-weekly health insurance premiums will increase at the start of the new plan year.

***Employees currently enrolled in Aetna HMO or United POS: Your coverage will end on December 31, 2011. You have until December 16, 2011 to select a new plan for coverage beginning January 1, 2012.**

Are there changes that I should be aware of this Open Enrollment Season?

Commuter Benefit Debit Card

A new Commuter Benefit Debit Card is now available for eligible transit or parking benefits. You will be able to order the card through the online Commuter Benefits platform on the www.flexdirect.adp.com website. Once you order this new product, the card can be electronically loaded with your commuter payroll deductions each month.

OPEN ENROLLMENT 2011 QUICK REFERENCE

- Open Enrollment 2012 begins Monday, Nov. 28, 2011, and ends Monday, Dec. 16, 2011.
- Healthy Hours @ DCPS Central Office, 4:30pm – 6:30pm
 - Tuesday, Nov. 29, 2011
 - Tuesday, Dec. 6, 2011
 - Wednesday, Dec 14, 2011*
- * Healthy Hour will be held from 5:30 p.m. – 7:30 p.m.
- Review your 2012 benefits options online – <http://dcps.dc.gov/DCPS/hrbenefits>
- Make all your open enrollment changes online - <http://ess.dc.gov>
- This is a life insurance open enrollment year. Review and update your life insurance policies and beneficiaries.

Life Insurance

There is a Life Insurance Open Enrollment this season! Life Insurance Open Enrollment occurs every seven to ten years. Do not miss your opportunity to enroll/ increase your life insurance coverage.

The coverage rates for Life Insurance Family Option C will increase in 2012.

Current Family Option C:

\$5,000 life insurance for eligible spouse
\$2,500 for each eligible dependent child

New Family Option C:

Additional coverage for family equivalent
to 1x up to 5x's your annual salary.

Health Benefits

This Open Enrollment season, District of Columbia Employee Health Benefit (DCEHB) Plan participants now have the opportunity of enrolling in three health plan coverage tiers:

- Self
- Self + 1
- Self & Family

This change also applies to domestic partner enrollment. Domestic partner rates are deducted on an after-tax basis. If you are enrolling a domestic partner, you must select the after-tax option.

There are now only four (4) health plans for District of Columbia Employee Health Benefits (DCEHB).

Coverage Tier	United Health Care Choice Nationwide*	Kaiser HMO	AETNA PPO	AETNA CDHP*
Employee Rates (Bi-weekly / Monthly)				
Self Only	\$59.74 / \$129.44	\$60.42 / \$130.91	\$74.89 / \$162.25	\$57.14 / \$123.80
Self + 1	\$114.10 / \$247.22	\$120.84 / \$261.83	\$147.21 / \$318.95	\$112.32 / \$243.36
Family	\$175.04 / \$379.24	\$174.62 / \$378.34	\$216.41 / \$468.89	\$165.12 / \$357.76

*Indicates a new plan offering for 2012.

Quick Guide to Flexible Spending Accounts

DCPS offers Health Care and Dependent Care Flexible Spending Accounts (FSA). These pre-tax accounts allow you to pay your out-of-pocket medical, dental, vision and work-related day care expenses on a pre-tax basis.

An FSA can only be added or changed during the Open Enrollment season.

- If you are currently enrolled in a FSA, you must use all monies no later than December 31, 2011. Remaining balances are not reimbursed.
- \$3,000 Maximum annual amount for Health Care FSA
- Maximum annual amount for Dependent Care FSA:
 - \$5,000 (single parent or married and filing taxes jointly)
 - \$2,500 (per person if married and filing taxes separately)
- Keep your receipts! You are required to maintain documentation to substantiate all FSA claims, whether paid through paper submissions or processed with your FSA debit card.
- Over-the-counter (OTC) medications are excluded from reimbursement under Health Care Flexible Spending Accounts unless issued as a prescription from your physician or unless you are purchasing insulin.

If you are currently enrolled in a FSA and would like to be enrolled for plan year 2012, you MUST re-enroll during the Open Enrollment season.

Will there be any opportunities to meet with the benefits providers this Open Enrollment Season?

Yes, DCPS will offer *Healthy Hours* where representatives from Aetna Healthcare, Short-Term and Long-Term Disability, Flexible Spending and AFLAC will attend. You will also be able to receive a flu shot, try an exciting Salsa Dancing exercise session, and benefits team representatives will be available to assist you with the online enrollment process.

All DCPS *Healthy Hours* will be held at the DCPS Central Office Headquarters located at 1200 First St. NE, WDC. We are conveniently located one block from the New York Avenue Metro station (Red Line) and street parking is available.

Additionally, if you would like information from other vendors visit www.dchr.dc.gov for a complete list of DC Government Enrollment Fair dates.

What is the closing date for the Federal Employees Health Benefits (FEHB) plan?

The closing date for FEHB open enrollment is Monday, December 12, 2011.

Questions? We're here to assist you.

Online: <http://dcps.dc.gov/DCPS/hrbenefits>
Email: dcps.benefits@dc.gov
Phone: [202.442.4090](tel:202.442.4090) Monday through Friday 8 a.m. - 5 p.m.